

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
Karol Dmowski § Case No. 17-32255  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

STEVEN R. RADTKE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 179,600.00 (Without deducting any secured claims)	Assets Exempt: 21,400.00
Total Distributions to Claimants: 15,320.29	Claims Discharged Without Payment: 231,529.54
Total Expenses of Administration: 12,679.71	

3) Total gross receipts of \$ 28,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 28,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 175,470.00	\$ 13,142.92	\$ 8,596.28	\$ 8,596.28
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	12,679.71	12,679.71	12,679.71
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	81,339.00	26,999.55	26,999.55	6,724.01
<b>TOTAL DISBURSEMENTS</b>	\$ 256,809.00	\$ 52,822.18	\$ 48,275.54	\$ 28,000.00

4) This case was originally filed under chapter 7 on 10/27/2017 . The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/26/2018 By: /s/STEVEN R. RADTKE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Lot 4 Necedah Wi 54646-0000 Juneau	1110-000	28,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 28,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Quicken Loans, Inc., 1050 Woodward Ave Detroit, MI 48226		133,942.00	NA	NA	0.00
	Santander Consumer USA, 5201 Rufe Snow Drive Suite 400 North Richland Hills, TX 76180		26,267.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	Bank Of America, N.A.	4110-000	4,261.00	4,273.98	0.00	0.00
3	Bank Of Mauston	4110-000	11,000.00	8,868.94	8,596.28	8,596.28
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 175,470.00</b>	<b>\$ 13,142.92</b>	<b>\$ 8,596.28</b>	<b>\$ 8,596.28</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEVEN R. RADTKE	2100-000	NA	3,550.00	3,550.00	3,550.00
STEVEN R. RADTKE	2200-000	NA	21.66	21.66	21.66
Bret Davies PLS dba ASR Surveying	2500-000	NA	400.00	400.00	400.00
Dependable Title of Wisconsin LLC	2500-000	NA	717.42	717.42	717.42
Juneau County Treasurer	2500-000	NA	229.41	229.41	229.41
Associated Bank	2600-000	NA	19.25	19.25	19.25
STEVEN R. RADTKE	3110-000	NA	5,437.50	5,437.50	5,437.50
STEVEN R. RADTKE	3120-000	NA	304.47	304.47	304.47
Castle Rock Realty LLC	3510-000	NA	2,000.00	2,000.00	2,000.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 12,679.71</b>	<b>\$ 12,679.71</b>	<b>\$ 12,679.71</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America, Nc4-105- 03-14 Po Box 26012 Greensboro, NC 27410		3,576.00	NA	NA	0.00
	Bank Of America, Nc4-105- 03-14 Po Box 26012 Greensboro, NC 27410		11,917.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Card, Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850		19,755.00	NA	NA	0.00
	Chase Card, Po Box 15298 Wilmington, DE 19850		6,336.00	NA	NA	0.00
	Citibank North America, PO Box 790040 Saint Louis, MO 63179		3,296.00	NA	NA	0.00
	Fifth Third Bank, Attn: Bankruptch Department 1830 E Paris Ave Se Grand Rapids, MI 49546		6,165.00	NA	NA	0.00
4	Capital One, N.A.	7100-000	1,925.00	1,925.27	1,925.27	479.47
1	Discover Bank	7100-000	5,648.00	5,648.79	5,648.79	1,406.78
5	Onemain Financial Of Illinois, Inc.	7100-000	9,686.00	6,389.18	6,389.18	1,591.17
6	Portfolio Recovery Associates, Llc	7100-000	3,809.00	3,809.95	3,809.95	948.84
7	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	6,708.00	6,708.25	6,708.25	1,670.63
8	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	790.00	790.09	790.09	196.77

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
9	Synchrony Bank	7100-000	1,728.00	1,728.02	1,728.02	430.35
TOTAL GENERAL UNSECURED CLAIMS			\$ 81,339.00	\$ 26,999.55	\$ 26,999.55	\$ 6,724.01

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 17-32255 CAD Judge: Carol A. Doyle Trustee Name: STEVEN R. RADTKE  
Case Name: Karol Dmowski Date Filed (f) or Converted (c): 10/27/2017 (f)  
341(a) Meeting Date: 12/04/2017  
For Period Ending: 07/26/2018 Claims Bar Date: 03/21/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1629A Vermont Drive Elk Grove Village II 60007-0000 Cook	160,000.00	160,000.00		0.00	FA
2. Lot 4 Necedah Wi 54646-0000 Juneau	10,000.00	20,000.00		28,000.00	FA
3. 2013 Dodge Caravan	5,000.00	10,000.00		0.00	FA
4. 2015 Dodge Charger	25,000.00	25,000.00		0.00	FA
5. 2004 Yamaha R6 Motorcycle	2,000.00	2,000.00		0.00	FA
6. Household Goods & Used Furniture	2,000.00	0.00		0.00	FA
7. Used Personal Clothing	500.00	0.00		0.00	FA
8. Pnc Bank	900.00	0.00		0.00	FA
9. Pnc Bank	100.00	0.00		0.00	FA
10. Pnc Bank	500.00	0.00		0.00	FA
11. K&W Transportation, Inc.	0.00	0.00		0.00	FA
12. Qualified Retirement	5,000.00	0.00		0.00	FA
13. 2 Term Life Insurance Policies - No Cash Surrender Value	0.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$211,000.00	\$217,000.00	\$28,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:



6/2018 TFR filed; hearing to approve same set for 6/28/18 (TDR sent to UST for approval 7/26/18)

5/2018 TFR and fee petition submitted to UST for approval

4/2018 Vacant lot sold; funds received; begin preparing fee petition and trustee's final report

3/2018 Order entered granting motion to sell property

2/2018 Trustee employed broker to sell vacant lot

12/2017 Debtor owns 1/2 of lot 4 in Necedah, Wisconsin

Exhibit 8

Initial Projected Date of Final Report (TFR): 06/30/2019

Current Projected Date of Final Report (TFR): 06/30/2019

Case 17-32255 Doc 42 Filed 08/09/18 Entered 08/09/18 14:30:42 Desc Main

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-32255  
Case Name: Karol Dmowski

Trustee Name: STEVEN R. RADTKE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6438

Checking

Taxpayer ID No: XX-XXX3208

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 07/26/2018

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/09/18		Dependable Title of Wisconsin LLC 1021 N. Superior Avenue Suite 9 Tomah, WI 54660	Proceeds of Sale of estate's interest in vacant parcel of land		\$16,056.89		\$16,056.89
			Gross Receipts \$28,000.00				
			County Taxes 1/1/18-4/6/18 (\$119.42)	2500-000			
		Bank Of Mauston 503 Gateway Ave, Po Box 226 Mauston, WI 53948	Payoff of Mortgage (\$8,596.28)	4110-000			
			Owner's coverage (\$464.00)	2500-000			
			Special Assessment Letter to Town of Necedah (\$25.00)	2500-000			
			Wire Fee to Dependable Title of Wisconsin LLC (\$25.00)	2500-000			
			State tax stamps (\$84.00)	2500-000			
		Bret Davies PLS dba ASR Surveying	Surveying (\$400.00)	2500-000			
		Juneau County Treasurer	Postponed RE taxes (\$229.41) 290280874.02	2500-000			
		Castle Rock Realty LLC	Listing Broker Commission (\$2,000.00)	3510-000			
	2		Lot 4 Necedah Wi 54646-0000 Juneau \$28,000.00	1110-000			
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$19.25	\$16,037.64

Page Subtotals:

\$16,056.89

\$19.25

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-32255  
Case Name: Karol Dmowski

Trustee Name: STEVEN R. RADTKE

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6438

Checking

Taxpayer ID No: XX-XXX3208

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 07/26/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/02/18	1001	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$3,550.00	\$12,487.64
07/02/18	1002	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	2200-000		\$21.66	\$12,465.98
07/02/18	1003	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	3110-000		\$5,437.50	\$7,028.48
07/02/18	1004	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Final distribution representing a payment of 100.00 % per court order.	3120-000		\$304.47	\$6,724.01
07/02/18	1005	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 1 representing a payment of 24.90 % per court order.	7100-000		\$1,406.78	\$5,317.23
07/02/18	1006	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Final distribution to claim 4 representing a payment of 24.90 % per court order.	7100-000		\$479.47	\$4,837.76
07/02/18	1007	Onemain Financial Of Illinois, Inc. Po Box 70912 Charlotte, Nc 28272	Final distribution to claim 5 representing a payment of 24.90 % per court order.	7100-000		\$1,591.17	\$3,246.59

Page Subtotals:

\$0.00

\$12,791.05

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-32255  
Case Name: Karol Dmowski

Trustee Name: STEVEN R. RADTKE

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6438

Checking

Taxpayer ID No: XX-XXX3208

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 07/26/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/02/18	1008	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Value City Furniture) Pob 41067 Norfolk, Va 23541	Final distribution to claim 6 representing a payment of 24.90 % per court order.	7100-000		\$948.84	\$2,297.75
07/02/18	1009	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 7 representing a payment of 24.90 % per court order.	7100-000		\$1,670.63	\$627.12
07/02/18	1010	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 8 representing a payment of 24.90 % per court order.	7100-000		\$196.77	\$430.35
07/02/18	1011	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Final distribution to claim 9 representing a payment of 24.90 % per court order.	7100-000		\$430.35	\$0.00

COLUMN TOTALS	\$16,056.89	\$16,056.89
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$16,056.89	\$16,056.89
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$16,056.89	\$16,056.89

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX6438 - Checking	\$16,056.89	\$16,056.89	\$0.00
	\$16,056.89	\$16,056.89	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$11,943.11		
Total Net Deposits:	\$16,056.89		
Total Gross Receipts:	\$28,000.00		

Page Subtotals:

\$0.00

\$0.00